



Order Filed on January 4, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

The Law Offices of S. Daniel Hutchison
135 N. Broad Street
Woodbury, NJ 08096
Phone: 856-251-1235

S. Daniel Hutchison, Esq.
Attorney for Debtor(s)

In Re:

Michael J. Smith

Case No: 16-31204

Chapter: 13

Hearing Date: 01/04/2022

Judge: ABA

ORDER ON MOTION TO CANCEL AND DISCHARGE:

☐ MORTGAGE ☒ LIEN ☐ OTHER (specify) _____

The relief set forth on the following page is hereby **ORDERED**.

DATED: January 4, 2022



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

The debtor(s) having filed a Motion to Cancel or Discharge Mortgage or Lien, and the court having considered any objections filed, it is hereby ORDERED that:

☐ The debtor's motion is denied.

☒ The debtor's motion is granted, and the Mortgage or Lien referenced below is hereby cancelled, voided, and/or discharged of record and a certified or exemplified copy of this Order shall be recorded by the Clerk or Register of Deeds with whom the original mortgage or lien was recorded.

Description of Real Property:

Location (Street Address) 720 Division Street, Gloucester City NJ 08030

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: HSBC Bank Nevada, N.A.
- b. Current Assignee: Capital One Bank (USA), N.A.
- c. Current Servicer: N/A
- d. Date of Mortgage/Lien: on or about April 23, 2015
- e. Date of Recordation: on or about April 28, 2015
- f. Place of Recordation: Clerk, Superior Court of New Jersey
 - i. ~~Mortgage Book:~~ Docket No: DC-001247-15
 - ii. ~~Page:~~ Judgment No: Unknown
- g. Original Principal Balance of Mortgage/Lien: \$ 3,387.20

**NOTE TO RECORDING OFFICER: THIS ORDER MUST BE
CERTIFIED BY THE BANKRUPTCY COURT WITH THE
APPROPRIATE SEAL BEFORE IT MAY BE RECORDED**

In re:
Michael J. Smith
Debtor

Case No. 16-31204-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 04, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2022:

Recip ID	Recipient Name and Address
db	+ Michael J. Smith, 720 Division Street, Gloucester City, NJ 08030-2336

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2022 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor BAYVIEW LOAN SERVICING LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Celine P. Derkrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company njecfmail@mwc-law.com
Harold N. Kaplan	on behalf of Creditor USAA Federal Savings Bank hkaplan@rasnj.com informationathnk@aol.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association hkaplan@rasnj.com, informationathnk@aol.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Jan 04, 2022

Form ID: pdf903

Total Noticed: 1

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com

Marisa Myers Cohen

on behalf of Creditor BAYVIEW LOAN SERVICING LLC nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com

Melissa S DiCerbo

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mw-c-law.com,
nj-ecfmail@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY
rsolarz@kmlawgroup.com

S. Daniel Hutchison

on behalf of Debtor Michael J. Smith sdhteamlaw@outlook.com
backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. mortoncraigecef@gmail.com mortoncraigecef@gmail.com

TOTAL: 13